

United States Bankruptcy Court  
Northern District of California

In re:  
Desmond Gumbs  
Debtor

Case No. 17-42072-CN  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0971-4

User: lblue  
Form ID: 309I

Page 1 of 1  
Total Noticed: 15

Date Rcvd: Aug 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2017.

db +Desmond Gumbs, 4291 Silver Meadow Court, Danville, CA 94506-5800  
smg ++CALIFORNIA STATE BOARD OF EQUALIZATION, ACCOUNT REFERENCE GROUP MIC 29, P O BOX 942879,  
SACRAMENTO CA 94279-0029  
(address filed with court: State Board of Equalization, Collection Dept., P.O. Box 942879,  
Sacramento, CA 94279)  
smg +Labor Commissioner, 1515 Clay St., Room 801, Oakland, CA 94612-1463  
ust +Office of the U.S. Trustee/Oak, Office of the United States Trustee,  
Phillip J. Burton Federal Building, 450 Golden Gate Ave. 5th Fl., #05-0153,  
San Francisco, CA 94102-3661  
14613601 +Blackhawk HOA, 4125 Blackhawk Plaza Cir #230, Danville, CA 94506-4648  
14613605 +Specialized Loan Servicing, 8742 Lucent Blvd. #300, Highland Ranch, CO 80129-2386  
14613606 +The Mortgage Law Firm, 41689 Enterprise Circle North, Ste 228, Temecula, CA 92590-5630

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: andrew@californiahomelawyer.com Aug 17 2017 01:55:47 Andrew Christensen,  
Andrew J. Christensen, Attorney at Law, 1970 Broadway #550, Oakland, CA 94612  
tr +E-mail/Text: 13trustee@oak13.com Aug 17 2017 01:55:53 Martha G. Bronitsky, P.O. Box 5004,  
Hayward, CA 94540-5004  
smg EDI: EDD.COM Aug 17 2017 01:48:00 CA Employment Development Dept.,  
Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001  
smg EDI: CALTAX.COM Aug 17 2017 01:48:00 CA Franchise Tax Board,  
Special Procedures Bankruptcy Unit, P.O. Box 2952, Sacramento, CA 95812-2952  
14613600 EDI: BANKAMER.COM Aug 17 2017 01:48:00 Bank of America, PO Box 15026,  
Wilmington, DE 19850-5026  
14613602 +EDI: CAPITALONE.COM Aug 17 2017 01:48:00 Capital One, P.O. Box 30281,  
Salt Lake City, UT 84130-0281  
14613603 +E-mail/Text: cms-bk@cms-collect.com Aug 17 2017 01:56:11 Premier Bankcard,  
c/o Capital Management Services, LP, 726 Exchange Street, Suite 700,  
Buffalo, NY 14210-1464  
14613604 +E-mail/Text: ranbush@appliedjr.com Aug 17 2017 01:56:23 Randolph Bush,  
3060 El Cerrito Plaza, #500, El Cerrito, CA 94530-4011

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 18, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2017 at the address(es) listed below:

Andrew Christensen on behalf of Debtor Desmond Gumbs andrew@californiahomelawyer.com,  
R61919@notify.bestcase.com  
Martha G. Bronitsky 13trustee@oak13.com  
Office of the U.S. Trustee/Oak USTPRegion17.OA.ECF@usdoj.gov, ltroxas@hotmail.com

TOTAL: 3

**Information to identify the case:**

Debtor 1 **Desmond Gumbs** Social Security number or ITIN **xxx-xx-8986**  
 First Name Middle Name Last Name EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
 Debtor 2 Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
 (Spouse, if filing) First Name Middle Name Last Name EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
 United States Bankruptcy Court **Northern District of California** Date case filed for chapter **13 8/15/17**  
 Case number: **17-42072 CN 13**

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/15

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Desmond Gumbs	
<b>2. All other names used in the last 8 years</b>	fka ALI Francis	
<b>3. Address</b>	4291 Silver Meadow Court Danville, CA 94506	
<b>4. Debtor's attorney</b> Name and address	Andrew Christensen Andrew J. Christensen, Attorney at Law 1970 Broadway #550 Oakland, CA 94612	Contact phone (510)761-7183
<b>5. Bankruptcy trustee</b> Name and address	Martha G. Bronitsky P.O. Box 5004 Hayward, CA 94540	Contact phone (510) 266-5580
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	1300 Clay Street, Suite 300 Oakland, CA 94612	Hours open: 9:00 am to 4:30 pm, Monday – Friday Contact phone 510-879-3600 Date: 8/16/17

**For more information, see page 2**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Office of the U.S. Trustee, 1301 Clay St. Room  
680N, Oakland, CA 94612

**Important Notice to Individual Debtors:** The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors. If a debtor fails to appear, your case may be dismissed without further notice.

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Filing deadline: 11/20/17**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f),  
or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 12/20/17**

**Filing deadline: 2/12/18**

**For a bankruptcy case pending in the Northern District of California, a Proof of Claim may be filed electronically online at [www.canb.uscourts.gov](http://www.canb.uscourts.gov) In the Quick Links section, click on "File an Electronic Proof of Claim."**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

If the debtor has already filed a proper Chapter 13 Plan, the Plan or a summary of the plan is enclosed. If the debtor has not yet filed a proper Chapter 13 Plan, the Plan or summary will be sent separately. Notice of confirmation hearing will be sent separately.

The case is subject to dismissal, without further notice, upon failure of the debtor to commence making payments called for in the plan, not later than 30 days after the date of the filing of the plan or the order for relief, whichever is earlier. At the confirmation hearing the court may dismiss or convert the case or continue the hearing without prior notice upon a determination the debtor(s) is unable to present a feasible plan. Written objections to confirmation must be filed with the court at or before the Meeting of Creditors and served upon the trustee, Debtor(s), and Debtors' Attorney.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.